Case 19-20451-CMB Doc 18 Filed 02/21/19 Entered 02/22/19 01:00:40 Desc Imaged Certificate of Notice Page 1 of 10

Fill in this info	ormation to identif	y your case:						
Debtor 1	Mary		Giesin		□ c	Check if this is	s an a	amended
	First Name	Middle Name	Last Name			lan, and list be ections of the		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			een changed	-	T triat riavo
United States Ba	nkruptcy Court for the	Western District of Pe	ennsylvania					
Case number	19-20451							
(ii idiowii)								
		<u>Pennsylvani</u>						
Chapter	r 13 Plan	Dated: Feb	ruary 15, 2019					
Part 1: Not	ices							
To Debtors:	indicate that the	e option is approp	priate in your cir	te in some cases, but the pre- rcumstances. Plans that do plan control unless otherwise	not con	nply with loca	al rule	
	In the following n	otice to creditors, yo	ou must check eac	ch box that applies.				
To Creditors:	YOUR RIGHTS I	MAY BE AFFECTE	D BY THIS PLAN.	. YOUR CLAIM MAY BE REDU	ICED, M	ODIFIED, OR	ELIM	INATED.
		this plan carefully a y wish to consult on		your attorney if you have one in	this bar	nkruptcy case.	If you	ı do not have ar
	ATTORNEY MU THE CONFIRMA PLAN WITHOUT	ST FILE AN OBJE ATION HEARING, TFURTHER NOTIC	ECTION TO CONF UNLESS OTHER CE IF NO OBJECT	YOUR CLAIM OR ANY PRO FIRMATION AT LEAST SEVEN WISE ORDERED BY THE CO TION TO CONFIRMATION IS FI OOF OF CLAIM IN ORDER TO	I (7) DA URT. 1 ILED. S	YS BEFORE THE COURT I EEE BANKRUF	THE L MAY (PTCY	DATE SET FOR CONFIRM THIS RULE 3015. IN
	includes each o		ems. If the "Incli	. Debtor(s) must check one b uded" box is unchecked or b an.				
payment	•			t 3, which may result in a part ate action will be required		Included	•	Not Included
		or nonpossessory, n will be required		oney security interest, set out h limit)	in (Included	•	Not Included
.3 Nonstanda	ırd provisions, set	out in Part 9			(Included	•	Not Included
					I			
Part 2: Pla	n Payments and	Length of Plan						
1 Debtor(s) will	make regular nav	ments to the truste	oo.					
Total amount				erm of 60 months shall be	paid to t	the trustee from	n futı	ure earnings as
follows: Payments	By Income Attach	nment Directly by	/ Debtor	By Automated Bank Transf	er			
D#1	\$0.00		\$1,890.00	•				
D#2	\$0.00		\$0.00	\$0.00				
(Income attach	ments must he use	ed by debtors having	attachable incom	ne) (SSA direct deposit recipi	ents onl	v)		

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2.2 Additional	payments:
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	Unpaid Filing Fees. The balance of \$ available funds.	310	shall be fully paid by the	rustee to the Clerk o	of the Bankruptcy Co	ourt from the first			
	Check one.								
	None. If "None" is checked, the rest of	Section 2.2 need	not be completed or reproc	luced.					
	The debtor(s) will make additional paramount, and date of each anticipated paramount.	•	trustee from other source	s, as specified belo	w. Describe the so	ource, estimated			
2.3 Pai	The total amount to be paid into the pl plus any additional sources of plan fund	ding described a		trustee based on t	he total amount o	f plan payments			
Fal	1 reatment of Secured Claims	i							
3.1	Maintenance of payments and cure of de	efault, if any, on L	ong-Term Continuing De	bts.					
	Check one.								
	None. If "None" is checked, the rest of	Section 3.1 need	not be completed or reproc	luced.					
	The debtor(s) will maintain the current the applicable contract and noticed in contract are arrearage on a listed claim will be paid ordered as to any item of collateral listed as to that collateral will cease, and all se	conformity with an d in full through c ed in this paragra	y applicable rules. These disbursements by the trust oh, then, unless otherwise	payments will be dis ee, without interest. ordered by the court	bursed by the truste If relief from the a , all payments unde	ee. Any existing utomatic stay is			
	Name of creditor	Collateral		Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)			
	Roundpoint Mortgage Svcg Corp	3519 Foster Roa McKeesport, PA Parcel ID: 0549		\$1,232.00	\$22,356.00				
	Insert additional claims as needed.								
32	Request for valuation of security, payme	ent of fully secure	nd claims, and modification	on of undersecured	claims				
0.2	Check one.	int of fully occur	a ciamo, ana modmoutic	m or underscoured	olumo.				
	None. If "None" is checked, the rest of	Section 3.2 need	not be completed or reproc	luced.					
	The remainder of this paragraph will	be effective only	if the applicable box in F	Part 1 of this plan is	checked.				
	The debtor(s) will request, by filing a s ibelow.	eparate adversar	ry proceeding, that the cou	ırt determine the valu	ue of the secured cla	aims listed			

For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through an adversary proceeding).

Name of creditor	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
Riverset Credit Union	\$4,971.00	2008 Toyota Sienna	\$2,736.00		\$2,736.00	4	\$50.20

Insert additional claims as needed.

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© 19-20451-CMB Doc 18 Filed 02/21/19 Entered 02/22/19-01-00-40 19-650 Imaged Certificate of Notice Page 3 of 10 3.3 Secured claims excluded from 11 U.S.C. § 506.

0.0	occurred ciamic excitation in the	0.0.0. 3 000.							
	Check one.								
	None. If "None" is checked, the	rest of Section 3.3 need not be con	npleted or reproduced.						
	The claims listed below were either:								
	(1) Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for personal use of the debtor(s), or								
	(2) Incurred within one (1) year of the petition date and secured by a purchase money security interest in any other thing of value.								
	These claims will be paid in full unde	r the plan with interest at the rate st	ated below. These payments wil	l be disbursed	d by the trustee.				
	Name of creditor	Collateral	Amount of claim	Interest rate	Monthly payment to creditor				
	Insert additional claims as needed.	-							
3.4	Lien Avoidance.								
	Check one.								
		e rest of Section 3.4 need not be control by the box in Part 1 of this plan is check		e remainder	of this paragraph will be				
	debtor(s) would have been entitied the avoidance of a judicial lien of any judicial lien or security interest of the judicial lien or security interest.	sory, nonpurchase-money security in the dunder 11 U.S.C. § 522(b). The or security interest securing a claim lest that is avoided will be treated as the that is not avoided will be painted that is not avoided will be painted than one lien is to be avoided, pro-	debtor(s) will request, by filing isted below to the extent that it is an unsecured claim in Part 5 to d in full as a secured claim und	a separate r mpairs such e the extent al er the plan.	notion , that the court order exemptions. The amount of lowed. The amount, if any,				
	Name of creditor	Collateral	Modified principal balance*	Interest rate	Monthly payment or pro rata				
			\$0.00	0%	\$0.00				
	Insert additional claims as needed.	_							
	*If the lien will be wholly avoided, ins	ert \$0 for Modified principal balance) .						
3.5	Surrender of Collateral.								
	Check one.								
	None. If "None" is checked, the	None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.							
	confirmation of this plan the stay	to each creditor listed below the co y under 11 U.S.C. § 362(a) be term ny allowed unsecured claim resulting	inated as to the collateral only a	and that the st	tay under 11 U.S.C. § 1301				
	Name of creditor		Collateral						

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Insert additional claims as needed.

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2	2	Sacur	ad tav	claims.
Э.	ס	Secur	eutax	ciaims.

3.6	Secured tax claims.	Certificate of Not	tice Page	e 4 of 10		
	Name of taxing authority	Total amount of claim Type of	tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
	Insert additional claims as nee	eded.				
	* The secured tax claims of the at the statutory rate in effect a	ne Internal Revenue Service, Comm is of the date of confirmation.	onwealth of Pen	nsylvania, and	any other tax claimants shal	l bear interest
Par	t 4: Treatment of Fees	s and Priority Claims				
4.1	General.					
	Trustee's fees and all allowed without postpetition interest.	d priority claims, including Domestic	Support Obligat	tions other tha	n those treated in Section 4.	.5, will be paid in full
4.2	Trustee's fees.					
	and publish the prevailing rate	oy statute and may change during thes on the court's website for the prior onge in the percentage fees to insure	r five years. It is	incumbent up	on the debtor(s)' attorney or	
4.3	Attorney's fees.					
	payment to reimburse costs at to be paid at the rate of \$250 approved by the court to do compensation above the no-ladditional amount will be paid	to Thompson Law Group advanced and/or a no-look costs de per month. Including any late, based on a combination of the cook fee. An additional \$3,500.00 d through the plan, and this plan counder this plan to holders of allowed	posit) already pa retainer paid, a t he no-look fee will be sough ontains sufficient	nid by or on be otal of \$ <u>0</u> and costs de t through a fe t funding to pa	half of the debtor, the amount in fees and costs reimposit and previously approve application to be filed and	nt of \$3,250.00 is abursement has been red application(s) for approved before any
		ee in the amount provided for in Loca ation in the bankruptcy court's Loss above).		` '	.	
4.4	Priority claims not treated e	Isewhere in Part 4.				
	None. If "None" is check	xed, the rest of Section 4.4 need not	be completed or	reproduced.		
	Name of creditor	Total amount of	Interest	Statute pr	oviding priority status	

4.4

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

Doc 18 Filed 02/21/19 Entered 02/22/19 11:00:40 15 15:00:40 15 15:00:40 © \$360 19 ≈ 2045 11 - CMB Certificate of Notice Page 5 of 10 4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

NI	Check here if this payment is for prepetition arrear			Claim	Manthlynav	
	ame of creditor (specify the actual payee, e.g. PA CDU)	Description		Claim	Monthly payı or pro rata	ment
				\$0.00	\$0.0	00
Ins	sert additional claims as needed.					
Do	omestic Support Obligations assigned or owed to	o a governmental (unit and paid less	than full amount.		
Ch	neck one.					
Ch	neck one. None. If "None" is checked, the rest of Section 4.	6 need not be com	pleted or reproduc	ed.		
Ch		ased on a Domest be full amount of th	ic Support Oblique claim under 11	gation that has been		
	None. If "None" is checked, the rest of Section 4. The allowed priority claims listed below are ba governmental unit and will be paid less than the	ased on a Domest be full amount of th	ic Support Oblique claim under 11	gation that has been U.S.C. § 1322(a)(4)		
	None. If "None" is checked, the rest of Section 4. The allowed priority claims listed below are be governmental unit and will be paid less than the payments in Section 2.1 be for a term of 60 months.	ased on a Domest be full amount of th	ic Support Oblic ne claim under 11 3 1322(a)(4).	gation that has been U.S.C. § 1322(a)(4)). This provision re	
Na	None. If "None" is checked, the rest of Section 4. The allowed priority claims listed below are be governmental unit and will be paid less than the payments in Section 2.1 be for a term of 60 months.	ased on a Domest be full amount of th	ic Support Oblic ne claim under 11 3 1322(a)(4).	gation that has been U.S.C. § 1322(a)(4)). This provision re	
Na	None. If "None" is checked, the rest of Section 4. The allowed priority claims listed below are be governmental unit and will be paid less than the payments in Section 2.1 be for a term of 60 months.	ased on a Domest be full amount of th	ic Support Oblic ne claim under 11 3 1322(a)(4).	gation that has been U.S.C. § 1322(a)(4)). This provision re	

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Part 5:

5.1

Treatment of Nonpriority Unsecured Claims

Nonpriority unsecured claims not separately of	lassified.							
Debtor(s) ESTIMATE(S) that a total of \$0	will be available for dis	tribution to nonpriority unsec	cured creditors.					
Debtor(s) <i>ACKNOWLEDGE(S)</i> that a <i>MINIMUM</i> of \$0 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).								
available for payment to these creditors under the percentage of payment to general unsecured cre of allowed claims. Late-filed claims will not be pa	e plan base will be determ ditors is 0%. T id unless all timely filed cla	ined only after audit of the phicket inequals in the percentage of payment in the paid in full.	olan at time of comple may change, based up Thereafter, all late-file	tion. The estimated on the total amound d claims will be paid				
Maintenance of payments and cure of any defa	ault on nonpriority unsec	ured claims.						
Check one.								
None. If "None" is checked, the rest of Section	on 5.2 need not be comple	ted or reproduced.						
which the last payment is due after the final	plan payment. These page	ments will be disbursed by						
Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)				
	\$0.00	\$0.00	\$0.00					
Insert additional claims as needed.	_							
Postpetition utility monthly payments.								
monthly combined payment for postpetition utility not change for the life of the plan. Should the ut	services, any postpetition ility obtain a court order a	delinquencies, and unpaid suthorizing a payment chang	security deposits. The je, the debtor(s) will be	claim payment will required to file an				
Name of creditor	Monthly pa	yment Postpetit	ion account number					
	Debtor(s) ACKNOWLEDGE(S) that a MINIMUM alternative test for confirmation set forth in 11 U.S. The total pool of funds estimated above is NOT available for payment to these creditors under the percentage of payment to general unsecured creof allowed claims. Late-filed claims will not be pa pro-rata unless an objection has been filed within included in this class. Maintenance of payments and cure of any defactory of the debtor(s) will maintain the contractual in which the last payment is due after the final amount will be paid in full as specified below to the provisions of Section 5.3 are available on monthly combined payment for postpetition utility not change for the life of the plan. Should the utility amended plan. These payments may not resolved belove(s) after discharge.	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0 will be available for dis Debtor(s) <i>ACKNOWLEDGE(S)</i> that a <i>MINIMUM</i> of \$0 shall be alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4). The total pool of funds estimated above is <i>NOT</i> the <i>MAXIMUM</i> amount available for payment to these creditors under the plan base will be determ percentage of payment to general unsecured creditors is 0 %. To allowed claims. Late-filed claims will not be paid unless all timely filed claim pro-rata unless an objection has been filed within thirty (30) days of filing the included in this class. Maintenance of payments and cure of any default on nonpriority unsections. Mone. If "None" is checked, the rest of Section 5.2 need not be compled which the last payment is due after the final plan payment. These payment which the last payment is due after the final plan payment. These payment will be paid in full as specified below and disbursed by the trusted that the contractual installment payment. Name of creditor Current installment payment \$0.00 Insert additional claims as needed. Postpetition utility monthly payments. The provisions of Section 5.3 are available only if the utility provider is monthly combined payment for postpetition utility services, any postpetition not change for the life of the plan. Should the utility obtain a court order a amended plan. These payments may not resolve all of the postpetition of debtor(s) after discharge.	Debtor(s) <i>ESTIMATE(S)</i> that a total of \$0 will be available for distribution to nonpriority unsecure alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4). The total pool of funds estimated above is <i>NOT</i> the <i>MAXIMUM</i> amount payable to this class of creavailable for payment to these creditors under the plan base will be determined only after audit of the percentage of payment to general unsecured creditors is 0 %. The percentage of payment of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specincluded in this class. **Maintenance of payments and cure of any default on nonpriority unsecured claims.** Check one. **None.** If "None" is checked, the rest of Section 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments which the last payment is due after the final plan payment. These payments will be disbursed by amount will be paid in full as specified below and disbursed by the trustee. Name of creditor Current installment payment Amount of arrearage to be paid on the claim spayment will be paid on the claim for the payment of the payment for postpetition utility provider has agreed to this treatment monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid in ont change for the life of the plan. Should the utility obtain a court order authorizing a payment chang amended plan. These payments may not resolve all of the postpetition claims of the utility. The util debtor(s) after discharge.	Debtor(s) ESTIMATE(S) that a total of \$0 will be available for distribution to nonpriority unsecured creditors. Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of \$0 slaternative test for confirmation set forth in 11 0.S.C. \$1325(a)(4). The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the available for payment to these creditors under the plan base will be determined only after audit of the plan at time of comple percentage of payment to general unsecured creditors is 0 %. The percentage of payment may change, based up of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-file pro-rate unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsew included in this class. Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one. None. If "None" is checked, the rest of Section 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claim which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim amount will be paid in full as specified below and disbursed by the trustee. Name of creditor Current installment payment & Mamount of arrearage to be paid on the claim payments by trustee. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 Insert additional claims as needed. Postpetition utility monthly payments. The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payment monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be amended plan. These payments may not resolve all of the postpetition claims				

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5.4	Other separately classified nonpriority unsecured claims. Check one								
	Check one. None. If "None" is checked, the rest of Section 5.4 need not be completed or reproduced.								
	None. If "None" is che	ecked, the rest of Section 5.4 need not be	completed or repr	oduced.					
	The allowed nonpriori	ty unsecured claims listed below are separ	ately classified an	d will be treated as follo	ows:				
	Name of creditor	me of creditor Basis for separate o treatment		Amount of arrearage Interest to be paid rate		Estimated total payments by trustee			
				\$0.00	0%	\$0.00			
	Insert additional claims as	needed.							
Par	t 6: Executory Con	tracts and Unexpired Leases							
6.1		and unexpired leases listed below are a	assumed and wil	be treated as specific	ed. All other ex	ecutory contracts			
6.1	and unexpired leases are Check one. None. If "None" is che		completed or repr	oduced.		·			
6.1	and unexpired leases are Check one. None. If "None" is che Assumed items. Cu	e rejected. ecked, the rest of Section 6.1 need not be	completed or repr	oduced.		disbursed by the			
6.1	and unexpired leases are Check one. None. If "None" is che Assumed items. Cu trustee.	e rejected. ecked, the rest of Section 6.1 need not be a rrent installment payments will be disk Description of leased property or	completed or repr oursed by the tr Current installment	oduced. ustee. Arrearage pay Amount of arrearage to be	ments will be Estimated tota payments by	disbursed by the al Payment beginning date (MM/			
6.1	and unexpired leases are Check one. None. If "None" is che Assumed items. Cu trustee.	erejected. ecked, the rest of Section 6.1 need not be exercised in the rest of Sectio	completed or repr oursed by the tr Current installment payment	oduced. ustee. Arrearage pay Amount of arrearage to be paid	ments will be extimated total payments by trustee	disbursed by the al Payment beginning date (MM/			
6.1	and unexpired leases are Check one. None. If "None" is che Assumed items. Cu trustee.	e rejected. ecked, the rest of Section 6.1 need not be a rrent installment payments will be disk Description of leased property or	completed or repr oursed by the tr Current installment payment	oduced. ustee. Arrearage pay Amount of arrearage to be paid	ments will be extimated total payments by trustee	disbursed b al Payme beginn date (N			

Part 8: General Principles Applicable to All Chapter 13 Plans

- **8.1** This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

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- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- **8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if *pro se*) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

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Part 10: Signatures

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X /s/Mary Giesin	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on 02/15/2019	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
X /s/Brian C. Thompson	Date01/24/2019	
Signature of debtor(s)' attorney	MM/DD/YYYY	

PAWB Local Form 10 (12/17) Chapter 13 Plan Page 9 of 9

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States Bankruptcy Western District of Pennsylvania

In re: Mary Giesin Debtor Case No. 19-20451-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: bsil Page 1 of 1 Date Rcvd: Feb 19, 2019

Form ID: pdf900 Total Noticed: 8

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Feb 21, 2019.

db +Mary Giesin, 3519 Foster Road, McKeesport, PA 15131-1215

+KML Law Group, PC, Mellon : Philadelphia, PA 19106-1538 14988654 Mellon Independence Center, Ste 5000, 701 Market Street,

+Riverset Credit Union, 1700 Jane Street, Pittsburgh, PA 15203-1812 14988655 +Roundpoint Mortgage Svcg Corp, Charlotte, NC 28217-1930 Suite 200, 14988656 5016 Parkway Plaza Boulevard,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr +E-mail/Text: kburkley@bernsteinlaw.com Feb 20 2019 03:35:19 Duquesne Light Company,

c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,

Pittsburgh, PA 15219-1945
E-mail/Text: ally@ebn.phinsolutions.com Feb 20 2019 03:34:31 14996342 Ally Financial. PO Box 130424, Roseville MN 55113-0004

14988653 Ally Financial,

E-mail/Text: ally@ebn.phinsolutions.com Feb 20 2019 03:34:31 PO Box 380901, Minneapolis, MN 55438-0901

14988657 +E-mail/PDF: gecsedi@recoverycorp.com Feb 20 2019 03:33:02 Syncb/BP, PO Box 965024,

Orlando, FL 32896-5024

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** RoundPoint Mortgage Servicing Corporation cr

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Mary Giesin bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t hompsonattorney.com

James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmllawgroup.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, DMcKay@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5